

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:

WILLIE D CARTER
HATTIE L CARTER
Debtors

Case No. 07-18412

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/08/2007.
- 2) The plan was confirmed on 02/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/29/2009.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 67,747.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case may not have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,625.00
Less amount refunded to debtor	\$650.00

NET RECEIPTS: **\$7,975.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,924.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$449.55
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,373.55**

Attorney fees paid and disclosed by debtor: \$1,576.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABN AMRO MORTGAGE GROUP	Secured	10,626.00	10,401.21	10,401.21	5,601.45	0.00
ABN AMRO MORTGAGE GROUP	Secured	NA	NA	NA	0.00	0.00
AFFIRMATIVE INSURANCE	Unsecured	500.00	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	308.00	NA	NA	0.00	0.00
BEST PRACTICES INPATIENT CARE	Unsecured	47.42	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	2,601.00	1,470.40	1,470.40	0.00	0.00
CERTEGY PAYMENT RECOVERY SVC	Unsecured	42.21	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	795.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	46.00	NA	NA	0.00	0.00
CITIFINANCIAL AUTO	Secured	NA	NA	NA	0.00	0.00
COMCAST	Unsecured	300.00	NA	NA	0.00	0.00
COMED	Unsecured	568.00	NA	NA	0.00	0.00
CONSOLIDATED PATHOLOGIC CONS	Unsecured	127.00	NA	NA	0.00	0.00
EQUIFAX RISK MANAGEMENT SERV	Unsecured	206.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	NA	396.22	396.22	0.00	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	68.70	68.70	0.00	0.00
INTERNAL REVENUE SERVICE A-K	Unsecured	NA	176.15	176.15	0.00	0.00
INTERNAL REVENUE SERVICE A-K	Priority	2,872.00	6,210.46	6,210.46	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	5,918.73	5,918.73	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	272.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	1,697.00	NA	NA	0.00	0.00
NORTH SHORE RADIOLOGISTS	Unsecured	154.00	NA	NA	0.00	0.00
NORTH SHORE SANITARY DISTRICT	Unsecured	101.00	32.48	32.48	0.00	0.00
NORTHEAST RADIOLOGY	Unsecured	55.00	NA	NA	0.00	0.00
NORTHERN ILLINOIS EMERGENCY	Unsecured	780.00	NA	NA	0.00	0.00
OXFORD MGMT SERVICES	Unsecured	5,321.00	NA	NA	0.00	0.00
PENNSYLVANIA CYTOLOGY SERVIC	Unsecured	40.00	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	237.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	919.00	868.06	868.06	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,219.00	2,219.14	2,219.14	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	206.86	206.86	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PROACTIVE SOLUTION SKIN CARE	Unsecured	50.00	NA	NA	0.00	0.00
PROVENA ST THERESE MED CTR	Unsecured	291.50	NA	NA	0.00	0.00
ROBERT S BAKER LTD	Unsecured	185.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	878.00	878.48	878.48	0.00	0.00
SANTANDER CONSUMER USA	Secured	NA	NA	NA	0.00	0.00
SENEX SERVICES	Unsecured	975.00	994.54	994.54	0.00	0.00
SHAKU CHHABRIA MD	Unsecured	100.00	NA	NA	0.00	0.00
SILVERLEAF RESORT INC	Unsecured	457.00	NA	NA	0.00	0.00
TRU GREEN CHEMLAWN	Unsecured	310.00	NA	NA	0.00	0.00
VISTA MEDICAL CENTER EAST	Unsecured	NA	167.51	167.51	0.00	0.00
WEST ASSET MANAGEMENT	Unsecured	705.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,401.21	\$5,601.45	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,401.21	\$5,601.45	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,606.68	\$0.00	\$0.00
TOTAL PRIORITY:	\$6,606.68	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,001.05	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,373.55</u>	
Disbursements to Creditors	<u>\$5,601.45</u>	
TOTAL DISBURSEMENTS :		<u>\$7,975.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/14/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.